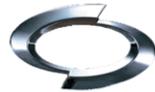


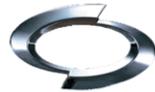
Press conference
**2011 Results
and 2012-2013 outlook**

Dominique Thormann

February 17, 2012



01 2011 RESULTS



GLOBAL TIV PURSUED ITS GROWTH WITH REGIONAL DISPARITIES

Total Industry Volume, In millions of units

GLOBAL

TIV* 74.8 + 5.3 %

EUROPE

TIV 15.3 - 0.5 %

EURASIA

TIV 3.1 + 38.2 %

EUROMED

TIV 1.5 + 12.5 %

AMERICAS

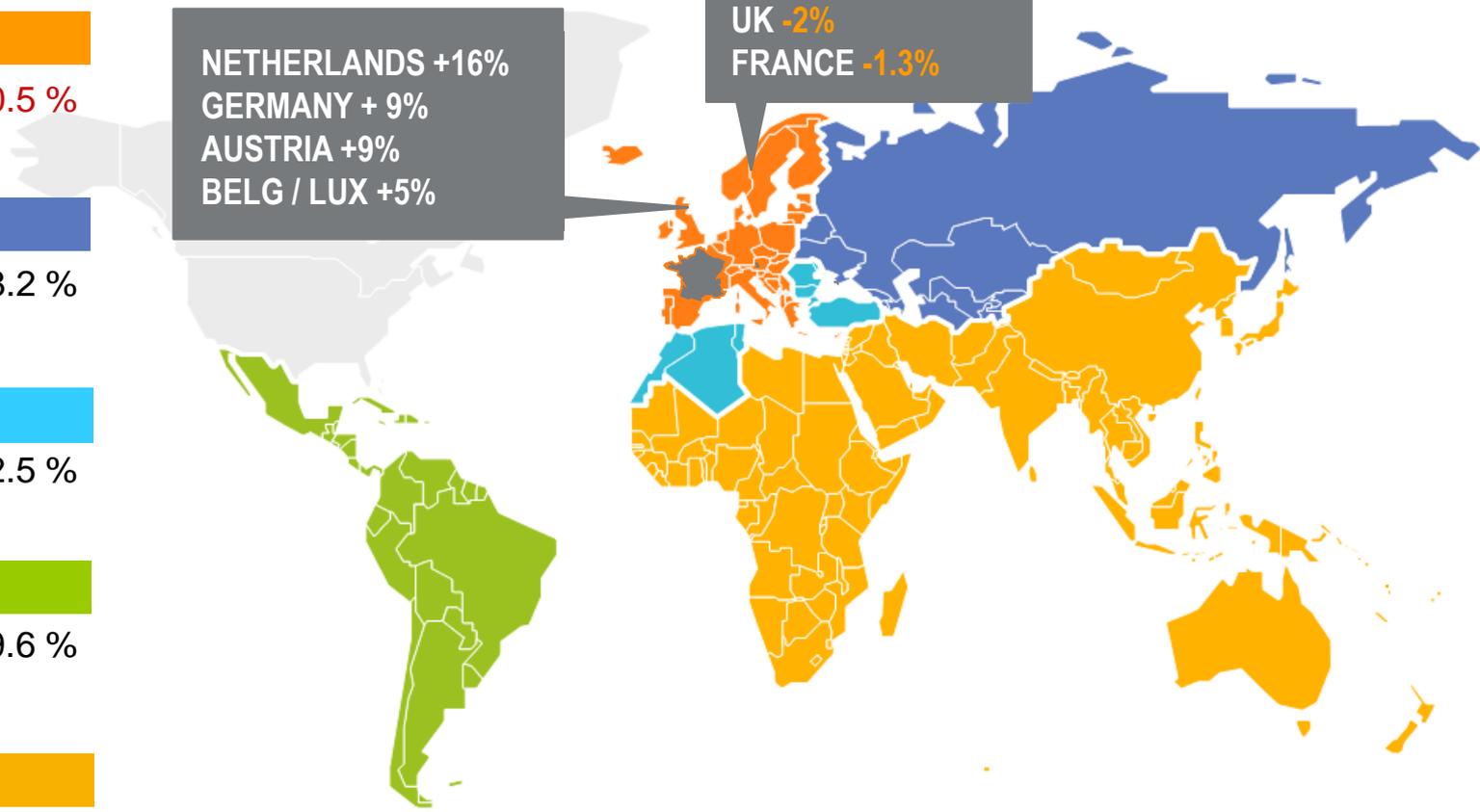
TIV 6.5 + 9.6 %

ASIA-AFRICA

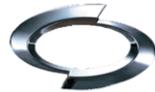
TIV 34.1 + 3.2 %

NETHERLANDS +16%
GERMANY + 9%
AUSTRIA +9%
BELG / LUX +5%

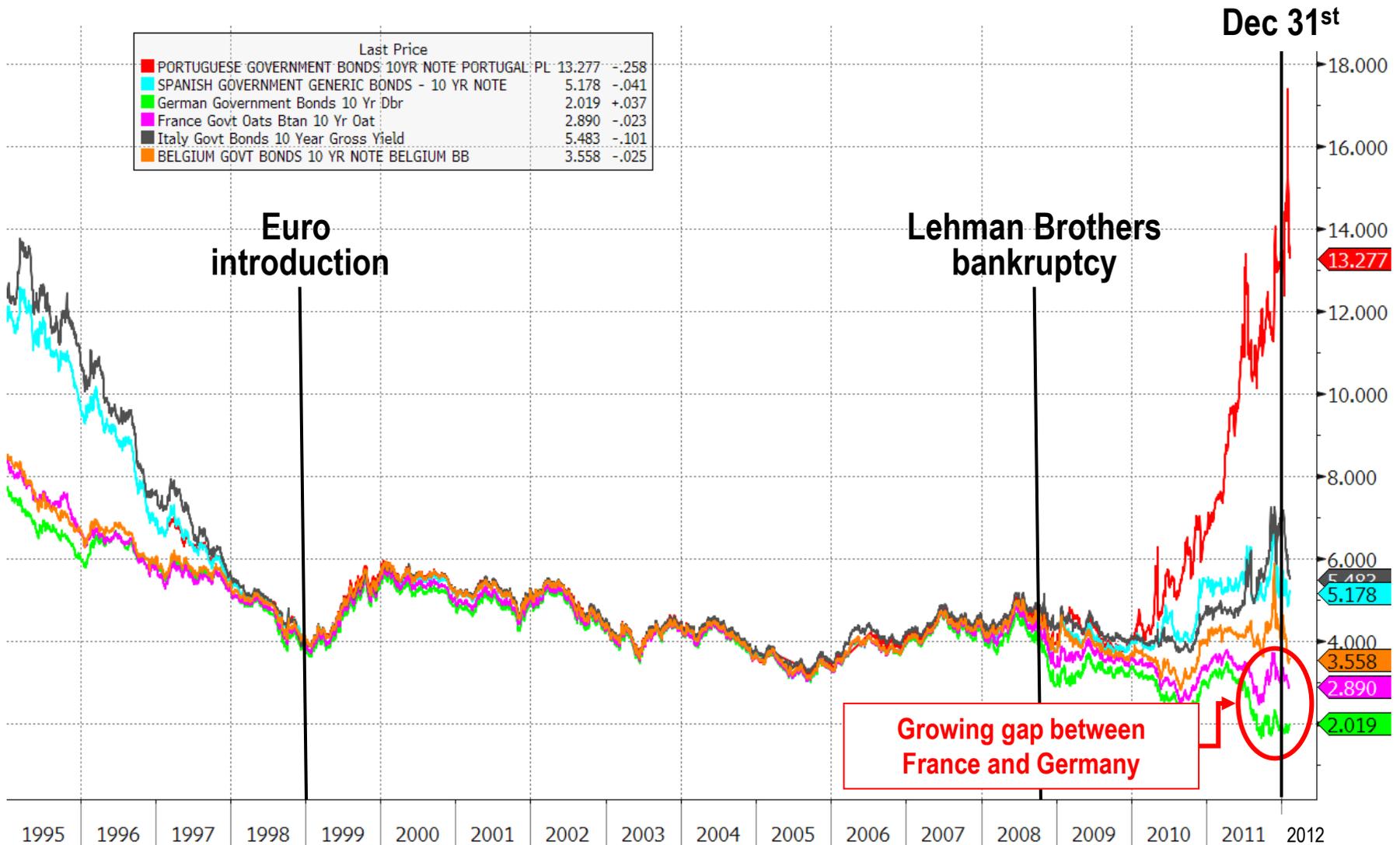
SPAIN -17%
ITALY - 10%
UK -2%
FRANCE -1.3%



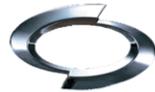
* TIV PC + LCV including the United-States and Canada



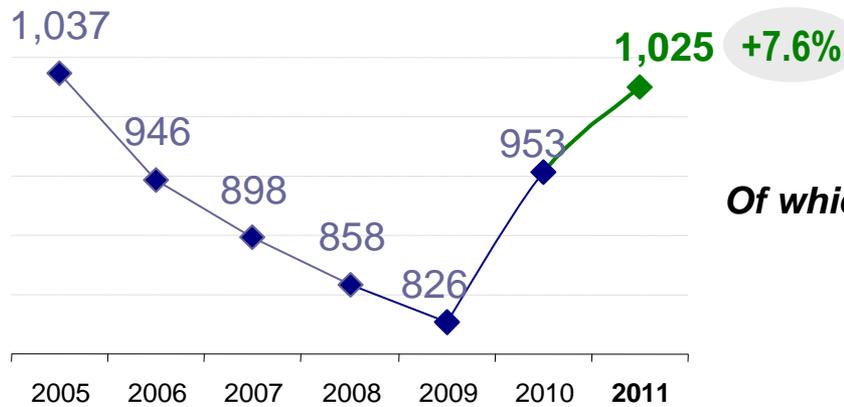
TENSIONS IN THE FINANCIAL MARKETS: GOVERNMENTS BONDS 10Y



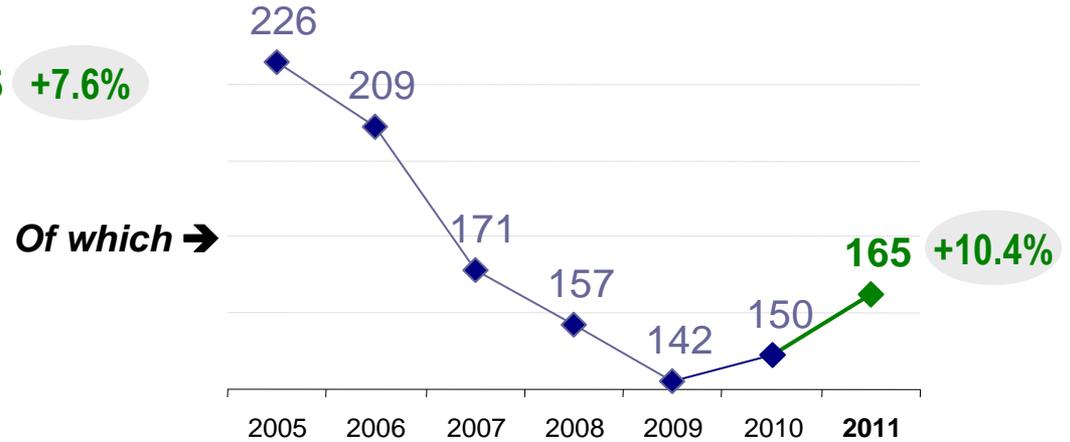
Copyright© 2012 Bloomberg Finance L.P.



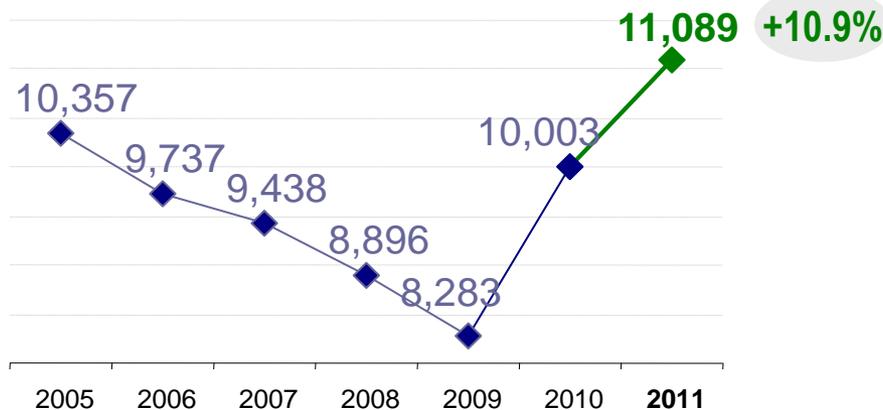
New Financings (*)
(thousands of contracts)



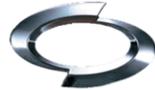
Used Cars New Financings
(thousands of contracts)

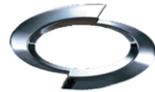
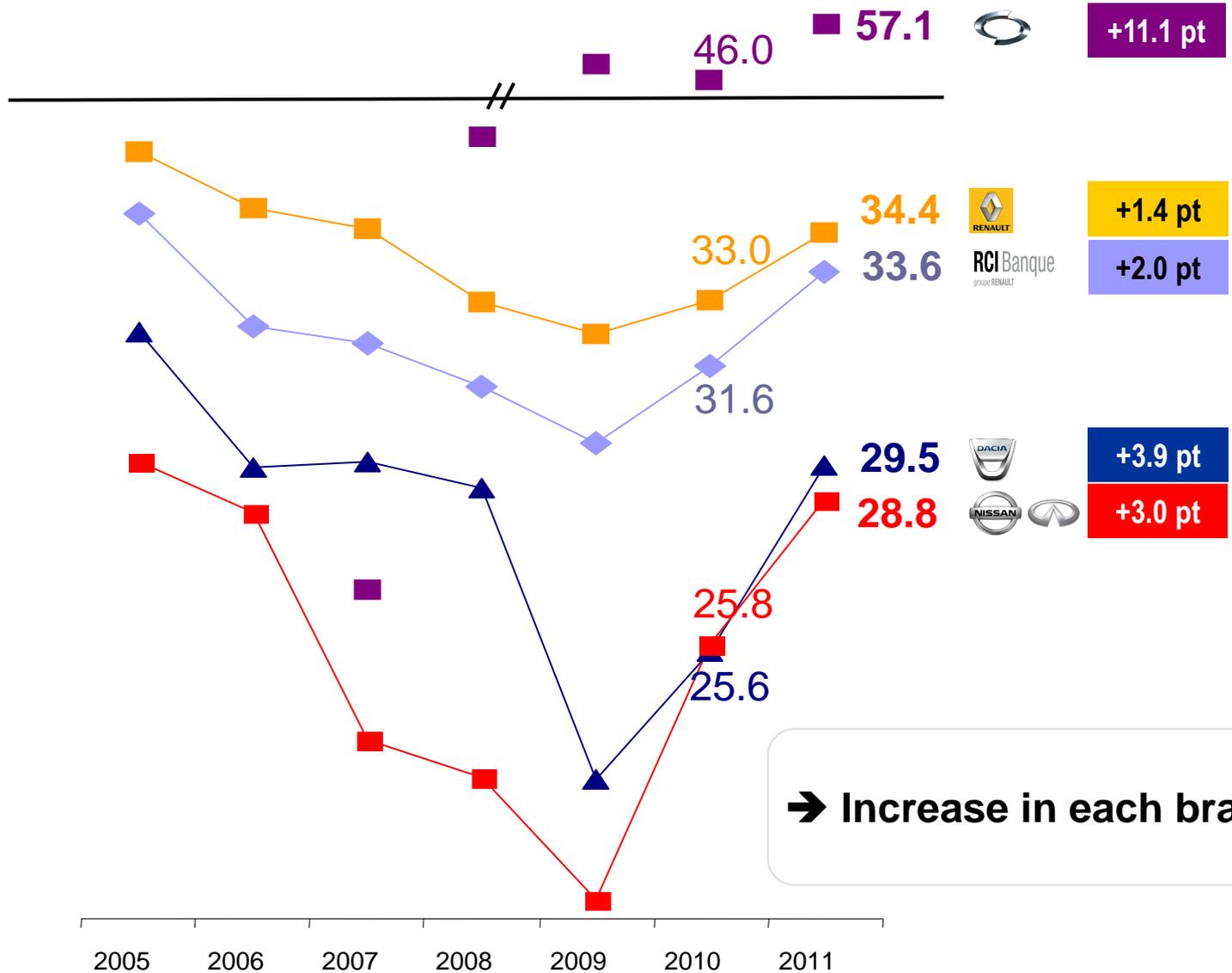


New Financings
(€ million)



(*) Without "cards activity"





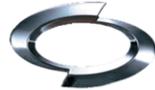
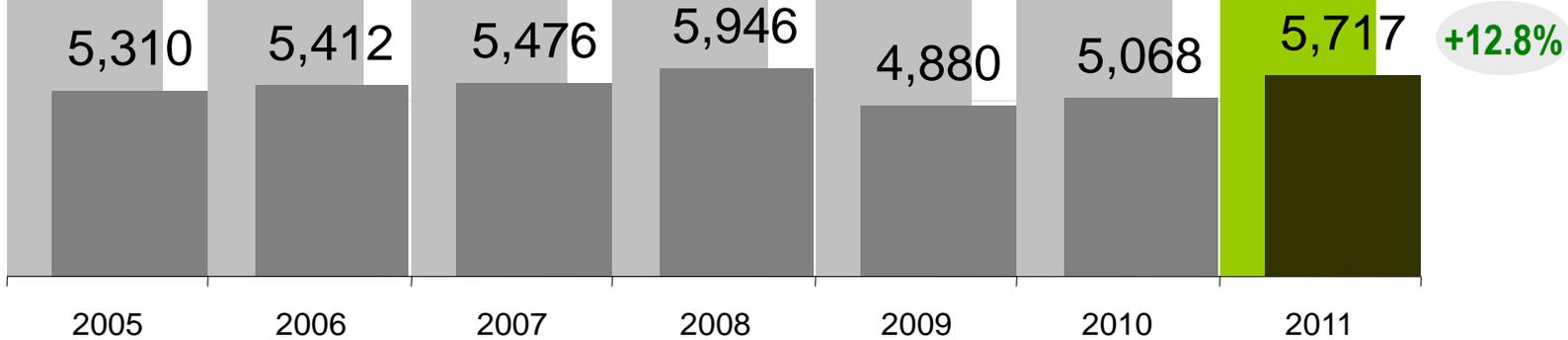
Average performing loans outstanding



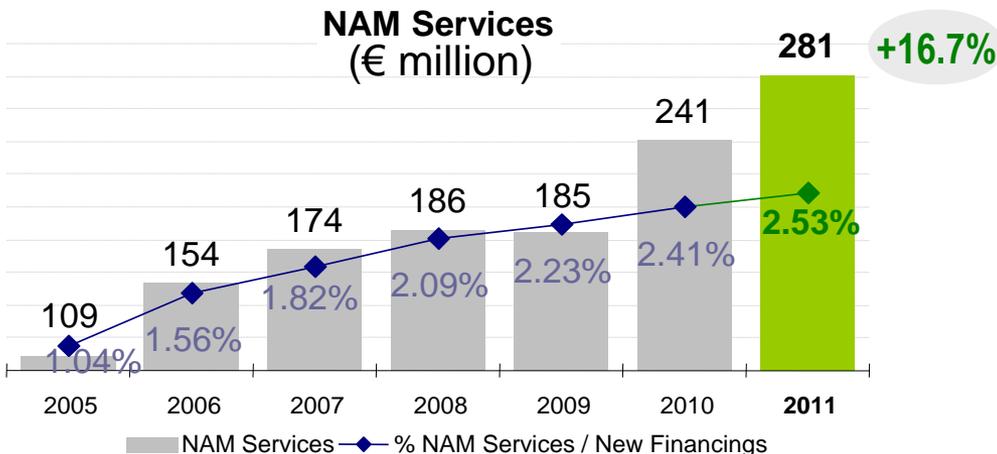
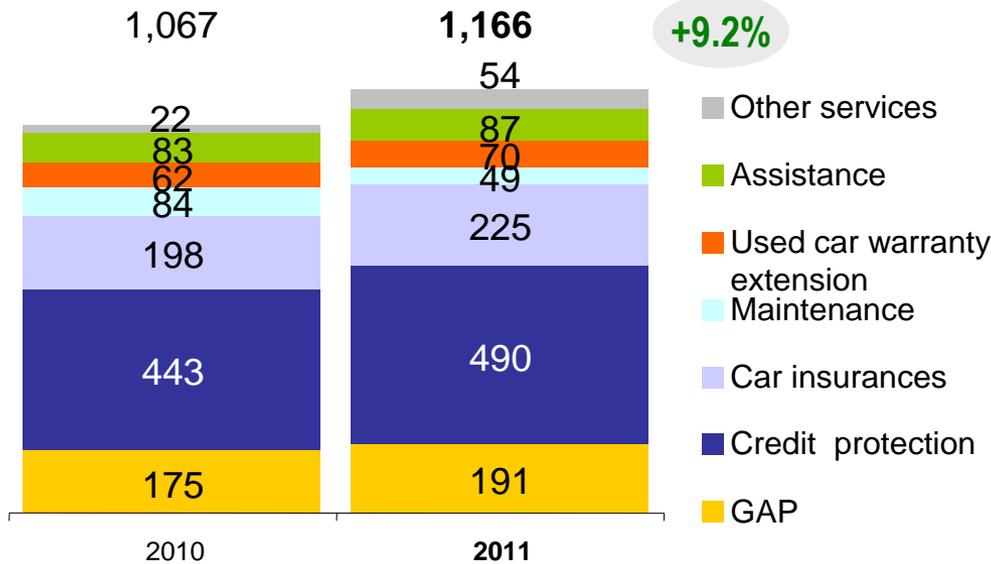
Retail Average performing loans outstanding



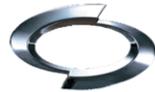
Wholesale Average performing loans outstanding



Services (thousands of contracts)



- Launch of **RSi** RENAULT SERVICES INTERNATIONAL with Renault After Sales Department
- Creation of RCI Banque's **Insurances Department**
- ➔ **Sell more services in more countries**





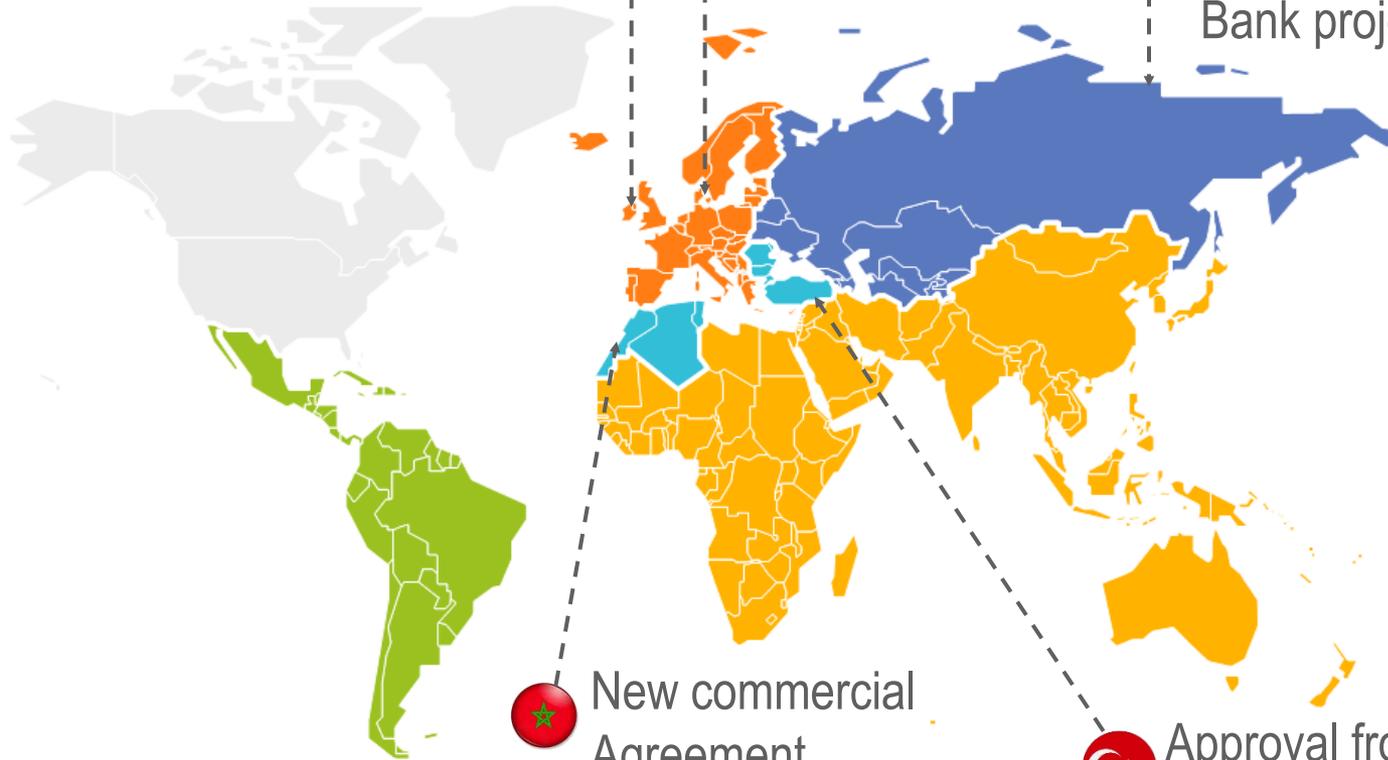
Launch of a new branch
(wholesale and retail) in ten
months time



Commercial agreement



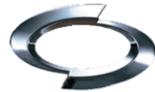
Several key milestones
reached in the Russian
Bank project



New commercial
Agreement



Approval from the
Turkish Central Bank





Batteries management



Connected services



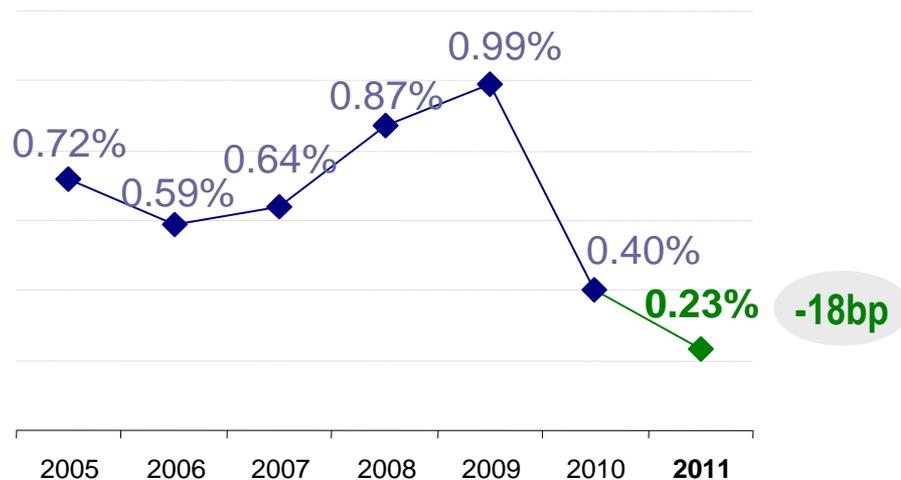
Maintenance
(monthly payment)



Insurances (Car, Credit
protection, GAP)



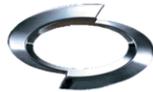
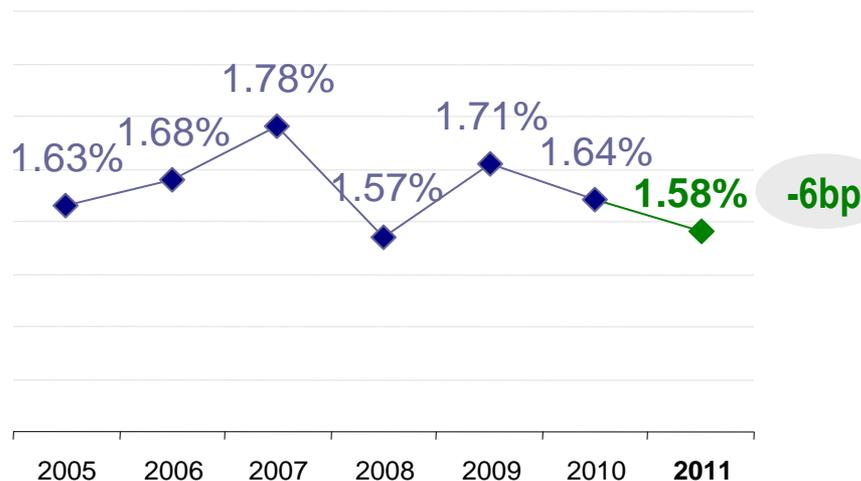
Cost of Risk (% of outstandings)



2011 cost of risk at -0.23% of which:

- Retail: -0.35% (+0.17pt vs 2010)
- Wholesale: +0.17% (+0.53pt vs 2010)

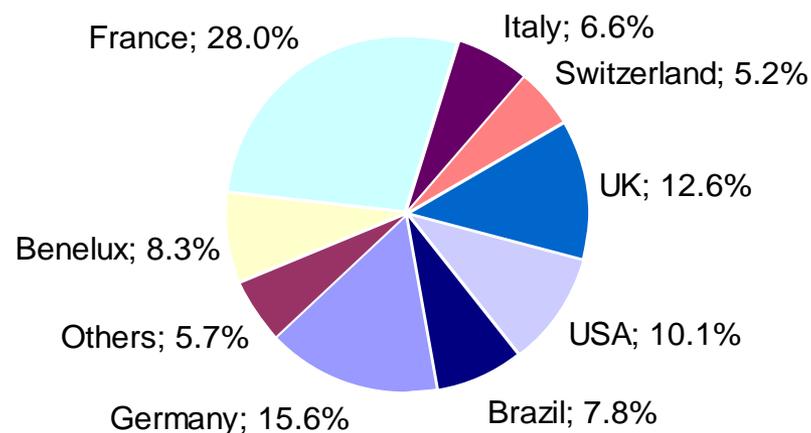
Operating Costs (% of outstandings)



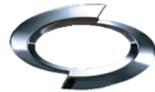
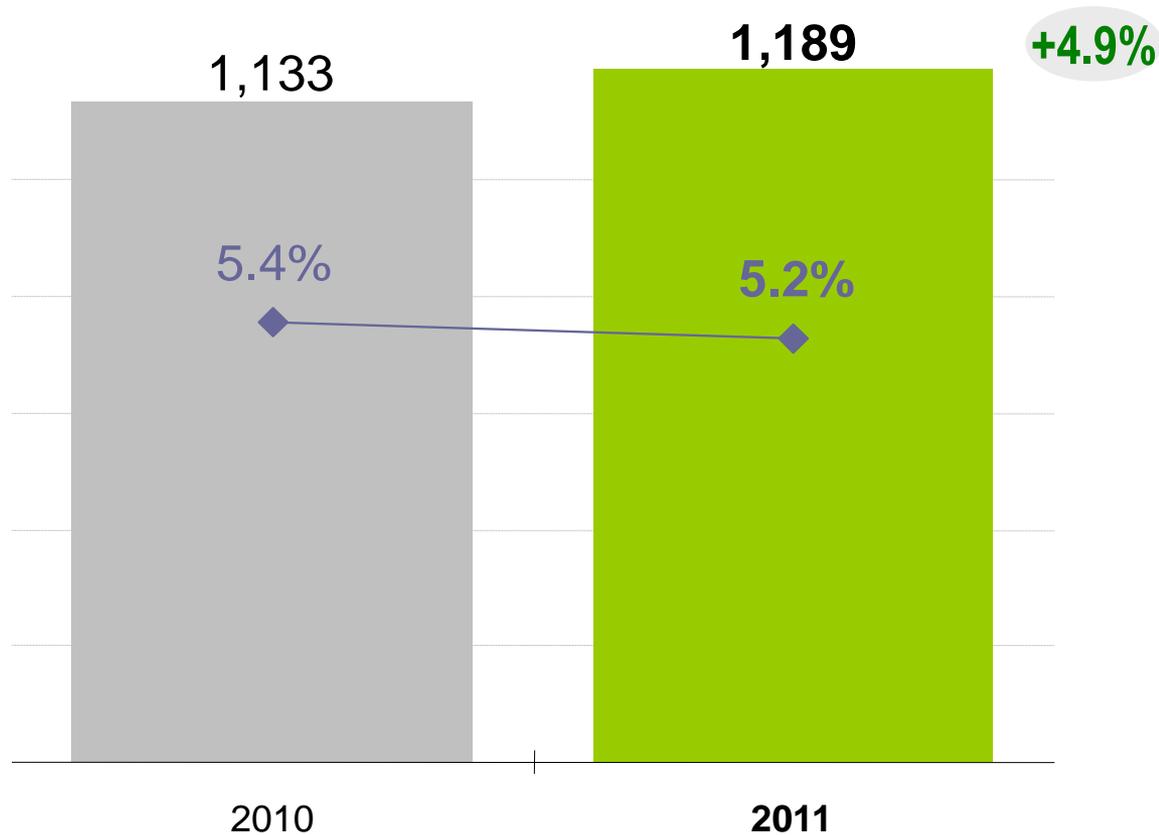
Split of funding by type

	2011	2010	Trend
Bonds	48 %	39%	↗
ABS	20 %	23 %	↘
Banks & Schuldscheine	13 %	19 %	↘
Commercial Papers	13 %	13 %	→
Central Bank	2%	2%	→
Others	4%	4%	→

Geographic split of funding

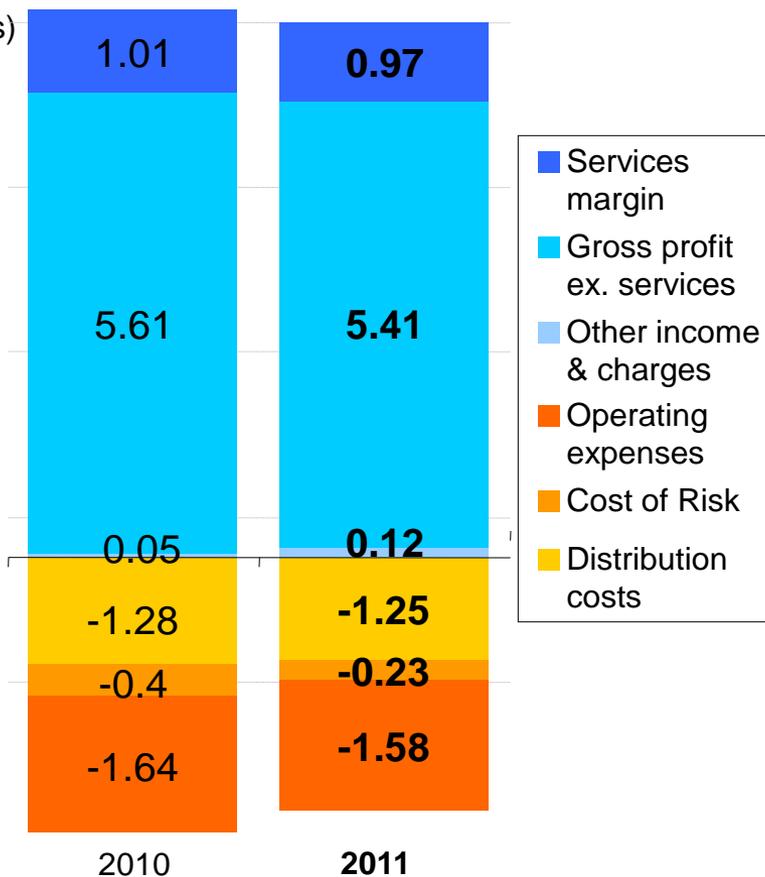


Net banking income (€ million, % outstandings)

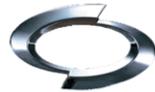
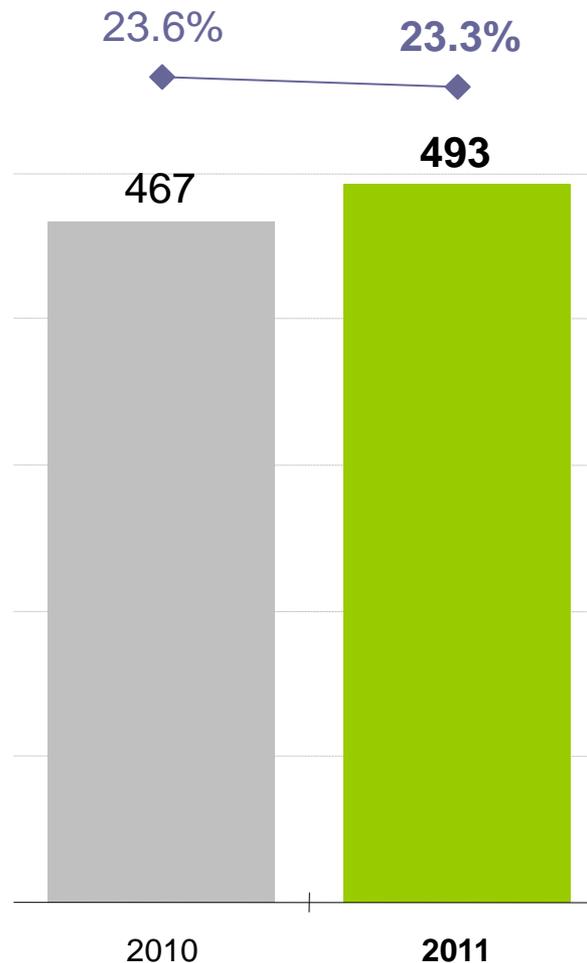


Earnings before tax (€ million)	704	786	+11.6%
ROA	3.35%	3.44%	+9bp

(% average performing loans)

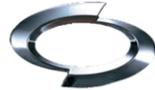


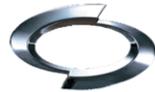
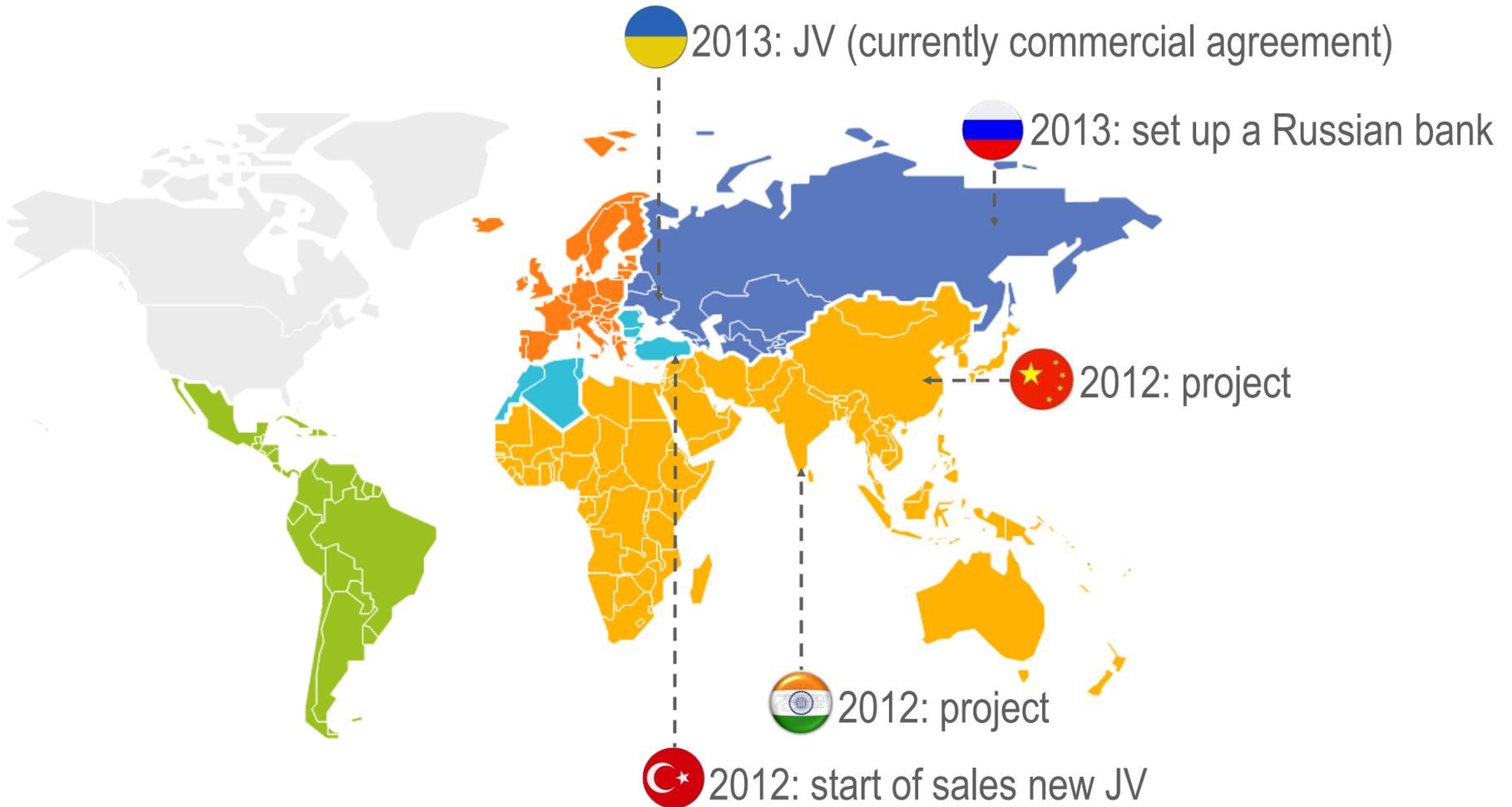
Income after tax (€M) and ROE

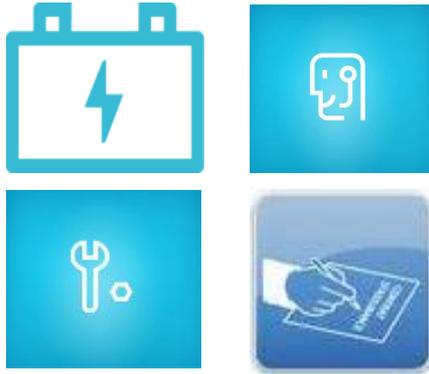


02

2012-2013 OUTLOOK







- **Ramp-up of the battery operator activity**
 - **Offer new services and mobility:**
Information retrieval services, eco driving,
electric vehicle services
- ➔ The battery rental presents a major opportunity to sell **additional services**





- Contribute to funding diversification
 - Participate in commercial growth
 - Improve liquidity ratio (Basel III)
-
- ➔ Start of Sale in France : **Feb. 16, 2012**
- Attractive basic and promotional rates
 - The money deposited will always be available
 - Online subscription through www.livretzesto.fr
 - Extensive communication campaign

LIVRET ZESTO

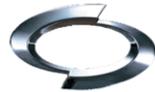
Souscrivez en ligne sur
www.livretzesto.fr

0 974 500 860

UN NOUVEAU MODÈLE POUR VOTRE ÉPARGNE

ZESTO
by RCI Banque

RCI Banque



- Highly volatile financial markets
- High cost incurred during recent Euro crisis
- ➔ Pursue our funding diversification:

GEOGRAPHIC

TYPE OF INSTRUMENT

DEPOSIT

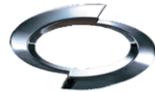


➔ Bonds

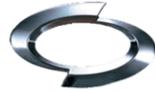
➔ ABS



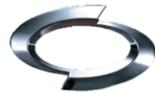
Q&A SESSION



APPENDIX



	2010	2011
Total number of vehicle contracts ('000)	953	1,025
Intervention rate – new vehicles	31.6%	33.6%
New financings (€bn)	10.0	11.1
Average performing loans (€bn)	21.0	22.8
Net banking income (€m)	1,133	1,189
Cost of risk	0.40%	0.23%
General operating expenses/loan outstandings	1.64%	1.58%
Pre-tax income (€m)	704	786
Net income (€m)	467	493
ROE	23.6%	23.3%



	2010	2011
Total number of vehicle contracts ('000)	325	338
Intervention rate – new vehicles	32.0%	34.5%
New financings (€bn)	3.7	4.0
Average performing loans (€bn)	7.9	8.4
Net banking income (€m)	357	382
Cost of risk	0.41%	0.20%
General operating expenses/loan outstandings	1.52%	1.46%
Pre-tax income (€m)	203.1	242.1
Net income (€m)	133	149

